

Casualty Brokerage Overview

The Casualty & Professional Brokerage Division provides a range of primary and excess casualty products for commercial risks. Coverage is written through designated wholesale brokers.

Primary

Coverages Offered

- > Commercial General Liability
- > Products / Completed Operations Liability
- > Professional Liability (miscellaneous and targeted specialty forms)
- > Products Pollution Liability (Claims-Made)
- > Product Withdrawal Expense (sub-limited)
- > Garage Keepers Legal Liability
- > Worldwide Coverage for Products / Completed Ops and Travel

Limits Available

- > \$2,000,000 per occurrence

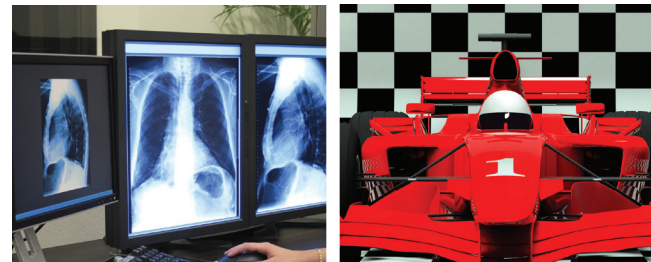
Deductibles and Minimum Attachment Points

- > From "First Dollar" to moderate deductibles up to \$500,000 retentions

Excess

Coverages Offered

- > Excess Commercial General Liability
- > Excess Products / Completed Operations Liability
- > Excess Automobile Liability
- > Excess Liquor Liability
- > Occurrence and Claims-Made
- > Many custom coverages and extensions for specialty classes of business including:
 - Miscellaneous Professional Liability
 - Abuse / Molestation Coverage
 - Contract-specific Auto Coverage



Limits Available

- > Maximum limit is \$10M
- > Attachment within the lead \$25M
- > Up to \$4M Abuse / Molestation coverage on occ. form. Can offer \$5M on a claims-made basis.

Minimum Attachment Points

- > \$1M / \$2M / \$1M / \$1M on General Liability
- > \$1M / \$2M for Professional Liability
- > \$250,000 on Auto Liability buffers (Difference to \$1M CSL)
- > \$1M / \$1M on Liquor Liability (May consider \$500K x \$500K buffer layer)

General Star Indemnity Company and **General Star National Insurance Company**
are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.



Risk Appetite

Primary

- > Auto Parts and Specialty Autos
- > Bio-Fuel Manufacturers
- > Clinical Trial Sponsors
- > Consumer Products / Discontinued Products
- > Cosmetics
- > Criminal Justice
- > Foster Care Agencies
- > Machinery and Machinery Parts
- > Medical Products

Excess

Auto Liability

- > Petroleum Product Haulers
- > School Buses
- > Ambulances / Ambulettes
- > Para Transit
- > Truckers
- > Airport Shuttles
- > Limos / Taxis (No Independent Owners)
- > Certain Hired & Non-Owned (i.e., Pizza Delivery)
- > Waste Haulers

GL, Products, Professional

- > Social Services
- > Schools
- > Products—including Medical
- > Pharmaceutical Mfg.
- > Clinical Trials
- > Restaurants / Bars
- > Mfg. of Machine Parts, Auto Parts, etc.
- > Religious Institutions
- > Camps

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General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states. General Star National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. Insurance is placed with General Star National Insurance Company by licensed producers. This product is not available in all states. General Star Indemnity Company is an eligible surplus lines insurer in all states, the District of Columbia, Puerto Rico, and the Virgin Islands. It has the status of an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star Indemnity Company by licensed producers and, for risks that qualify, by licensed surplus lines brokers.